



# FERRIS STATE UNIVERSITY

## PURCHASING OFFICE

### Insurance Requirements

It is the policy of Ferris State University to require that all companies performing work on Ferris State University property provide the University with Certificates of Insurance. The Certificates of Insurance will provide Ferris State University assurance that the company has the following amounts and types of insurance in effect:

Workers Compensation	\$100,000 bodily injury by accident \$100,000 bodily injury by disease \$500,000 bodily injury by disease per policy limit
Comprehensive General Liability	\$1,000,000 per occurrence/\$1,000,000 aggregate
Auto Liability	\$1,000,000 per occurrence, combined single limits, bodily injury and property damage

- Note: Additional insurance coverage may be required in specific instances.

For Companies providing Software, Programming or other Technical Service that could potentially affect the stability of the University digital services.

Excess Liability for E&O (Errors & Omissions)	\$1,000,000 Aggregate
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The Certificates of Insurance shall also provide Ferris State University with: policy effective date, policy expiration date, policy number, companies affording insurance, producer, insured, certificate holder (Ferris State University) and assurance that at least 30 days notice to Ferris will be given upon cancellation of insurance.

Exceptions to this policy will not be made unless circumstances exist that warrant alternative consideration. In such cases the company or person unable to obtain proper amounts of insurance may be required to sign and agree to hold Ferris State University harmless for any potential or realized liability.

Questions may be directed to J. Michael Pethick, Director of Purchasing, Ferris State University Purchasing Office, Phone Number (231) 591-3900.